



# Metaverse Customer Satisfaction Model for Islamic Banking Industry in China: A pathway through Perceived Service Quality

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## Abstract

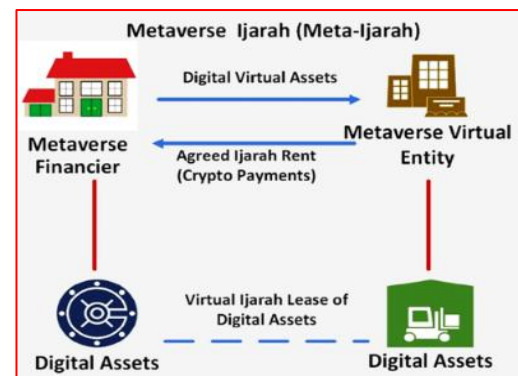
Islamic Shariah compliance plays a pivotal role in shaping customer satisfaction within Islamic banking institutions. However, in the environment of changing technological advancements, the banking industry has entered a new era of metaverse technology. In this case, the customer satisfaction in perspective of Islam is not easy to achieve. Therefore, this study is an attempt to examine the role of Islamic Shariah compliance in customer satisfaction while using metaverse technology in Chinese Islamic banking industry. For this purpose, this study collected data from customers and employees working in Islamic banking industry. The questionnaire was designed for data collected. Questionnaires were distributed by using simple random sampling and 649 questionnaires were returned. It is observed from the results that Islamic Shariah principles govern many aspects of banking operations from financial transactions and investment practices to ethical standards. These Shariah principles have vital importance for customer satisfaction while using metaverse technology. Islamic Shariah principles have positive role to enhance perceived service quality and customer satisfaction. Therefore, banking industry should strengthen Islamic Shariah principles for the implementation of metaverse technology.

## Introduction

Metaverse customer perspectives of a bank's dependability may be influenced by factors such as its adherence to faith-based principles, upright conduct, and management of customer relationships and grievances - all of which can impact their overall satisfaction and loyalty to the bank (Alarifi & Husain, 2023; Hidayat & Idrus, 2023; Nur et al., 2023; Wang et al., 2023). In the setting of Islamic banking, where customer-centeredness and customized administration are striking, conveying top-notch administrations that meet customers' needs and desires is most extreme for cultivating fulfillment and devotion (Adzimatinur & Gloriman Manalu, 2021; Kaabachi & Obeid, 2016; Saeed et al., 2023; Wulandari et al., 2016). Customers' perspectives of a bank's administration quality might be impacted by elements, for example, the productivity of its forms, the ability of its staff, and the ease of its channels, all which can affect their general fulfillment and likelihood of proceeded patronage. Now a days, Islamic banks adopting metaverse technology which is popular globally. One of the examples of metaverse in Islamic banks is based on metaverse ijarah as shown in Figure 1.

While prior examinations have acknowledged the importance of perceived institutional picture, perceived trustworthiness in the institution, and perceived customer care excellence in molding patron enjoyment (Bahri-Ammari & Bilgihan, 2019; Behnam et al., 2020; Hume & Sullivan Mort,

2010; Lexhagen, 2009), restricted consideration has been paid to their role as intermediaries in the association between religious observance and patron enjoyment in relation to metaverse. To fill this literature gap, this study attempted to examine the metaverse of customer satisfaction. For this purpose, Islamic Shariah compliance is considered in relationship customers using metaverse technology in banking industry.



**Figure 1:** Metaverse Ijarah.

Source: Saad et al. (2023).

The scope of this study encompasses Islamic banks and their customers (Al-rabei et al., 2015; Izhara & Asutay, 2010), focusing on how Islamic Shariah adherence influences client

fulfillment through observed bank picture, observed trust in the bank, and observed benefit quality. The examination includes a total investigation of these factors inside the setting of Islamic banking activities, considering both traditional Islamic banks and Islamic windows inside conventional banks. By concentrating on the banking industry, the investigation means to give experiences that are applicable and pertinent to the one-of-a-kind socio-social and administrative condition, along these lines adding to the advancement of information inside the field of Islamic banking.

The investigation receive a quantitative exploration methodology (Basias & Pollalis, 2018; Sogunro, 2001), utilizing overview questionnaires to gather information from clients of Islamic banks over different locales of nation. The example was chosen utilizing a stratified arbitrary examining system to guarantee portrayal from various demographic gatherings and geological areas. The overview instrument was intended to quantify clients' understandings of Islamic Sharia adherence, bank picture, trust in the bank, benefit quality, and generally fulfillment with the bank's administrations. Statistical investigations, including relapse investigation and intercession investigation, was utilized to inspect the connections between these factors and survey the mediating job of observed bank picture, trust in the bank, and administration quality in the relationship between Islamic Sharia adherence and client fulfillment.

Furthermore, the extent of the investigation will extend to the computerized banking area in China, considering the expanding centrality of computerized channels in conveying banking administrations. The investigation looks into the effect of Islamic Sharia adherence on client fulfillment with computerized banking administrations, including online banking, versatile banking, and electronic installment frameworks. By investigating the observations and inclinations of clients with regards to Sharia-consistent computerized banking arrangements, the examination means to give experiences that can educate the advancement and improvement of computerized banking offerings by Islamic banks, consequently tending to the evolving needs and desires

of their tech-savvy clients.

## Literature Review

### Metaverse Customer Satisfaction Model Proposed by the Current Study

Islamic Shariah compliance plays a pivotal role in shaping customer satisfaction within Islamic banking institutions as the independent variable (Eid & El-Gohary, 2015). Islamic Shariah principles govern many aspects of banking operations from financial transactions and investment practices to ethical standards. Therefore, how closely customers feel a bank adheres to Shariah principles can greatly impact their overall satisfaction levels. Individuals who prioritize Islamic values may perceive Shariah-compliant banks as more reliable (Razak et al., 2020), principled and aligned with their beliefs, thereby enhancing satisfaction with services and offerings. However, the effect of Islamic Shariah compliance on metaverse customer satisfaction may depend on factors such as religious beliefs, cultural background, and how effectively the bank implements Shariah principles.

The study's mediating variables perceived service quality play important intermediary roles in the relationship between Islamic Shariah compliance and customer satisfaction. A perceived quality involves customers' general perceptions, impressions and reputation of the bank, influenced by branding, marketing and corporate social responsibility (Aramburu & Pescador, 2019). It reflects customers' confidence in the bank's integrity, dependability and commitment to follow through, shaped by transparency, consistency and ethical conduct. Perceived service quality refers to customers' views of the bank's ability to meet needs, provide value and ensure excellent service experiences regarding efficiency, responsiveness and empathy. This mediating variables act as pathways through which Islamic Shariah compliance impacts customer satisfaction, highlighting the significance of managing and boosting customers' perceptions of the banks and service quality within Islamic banking contexts. The study's theoretical framework is presented in Figure 2.



**Figure 2:** Metaverse Customer Satisfaction Model.

Source: Development by the Current Study.

## Hypotheses Development

### Relationship between Islamic Shariah Compliance and Customer Satisfaction

The relationship between Islamic Shariah compliance and customer satisfaction is crucial in understanding the dynamics of Islamic banking. Islamic compliance significantly impacts the customer satisfaction in Islamic banking due to its religious foundation. Muslims people select these banks knowing their

beliefs as well as the values are respected through each transaction which is important for them (Rashid, Hassan, & Ahmad, 2009). Conducting finances according to Sharia principles for people in Islam is more than preference; it is their faith's mandate. Thus, when an Islamic bank observes closely to Sharia, clients feel reassured that their trust in institution's integrity is well-placed, developing satisfaction levels. In addition, Sharia-compliant practices most commonly

emphasize treating the customers as individuals as well as building relationships, spurring higher satisfaction. Personalized care is prioritized through understanding each client's distinct needs (Marchand et al., 2019). This customer-absorbed model fosters bonding and pleasure among the different clients who feel respected and supported. However, the link between Sharia compliance and metaverse customer satisfaction faces hurdles. Upholding strict religious guidelines while the preserving competitive deals and efficient service grows complex. Delays or interruptions caused by Sharia conditions occasionally diminish satisfaction, especially if deemed bothersome or inconvenient.

Additionally, perspectives on the Sharia compliance differ between customers grounded on comprehension and understanding. Some envision stricter obedience from their bank than others who cite accessibility or price as higher priorities. Balancing this variety of viewpoints while preserving Sharia compliance presents challenges for Islamic banks to consistently fulfill satisfaction across all clienteles (Dusuki, 2005). Indeed, the tie between Islamic Shariah adherence and customer gratification is intricate, relying on faith, ethics, offerings, and customer focus. When Islamic banks honor religious law, it fortifies trust, matches values, and cultivates devotion over time, resulting in elevated satisfaction. Yet following religious principles while fulfilling an assortment of needs and guaranteeing smooth processes stays a constant task for those banks aiming to satisfy and exceed expectations. Furthermore, maintaining balance between pious directives, diversity, and productivity demands innovative thinking and adaptability (Dwivedi & Joshi, 2019). Overall, Islamic financial institutions would benefit from thoroughly comprehending the multifaceted link between spirituality, service, and satisfaction.

**Hypothesis 1:** *There is a relationship between Islamic Shariah compliance and customer satisfaction.*

### ***Relationship between Islamic Shariah Compliance and Perceived Service Quality***

The relationship between Islamic Shariah compliance and the perceived service quality of banks is intricate, intertwining religious principles, ethical considerations, and customer expectations. Adhering to prohibitions on interest and following ethical guidelines stemming from the Quran and Hadith sets the foundation for Shariah-compliant Islamic banks (Tabash, Alam, & Rahman, 2022). They aim to provide financially sound services also viewed as morally and ethically sound. Customers prioritizing Shariah compliance in financial dealings expect Islamic banks to uphold principles in all aspects of services. How closely operations align with transparency, fairness, and equitable treatment standards directly impacts perceived quality (Ullah, Harwood, & Jamali, 2018). Transparency is key. Islamic banks must provide clear, transparent information on products, services, and underlying structures' Shariah compliance (Tabash et al., 2022). This fosters needed trust and confidence; customers see them as transparent, accountable institutions enhancing

perceived quality. Furthermore, the ethical foundation shapes customer experience and quality perception (Liu et al., 2021). Islamic banks prioritize ethical conduct and social responsibility, resonating with customers seeking values-aligned financial services. The perception of ethical behavior and social responsibility enhances overall perceived quality, as customers view them as prioritizing welfare and adhering to ethics.

The religious guidance of Sharia compliance undoubtedly influences how Islamic financial institutions are viewed in terms of the services offered (Alam et al., 2022). For deeply faithful Muslims, choosing to bank with organizations abiding by Islamic rulings is a decision based not solely on finances but additionally on religious devotion. The idea that such banks uphold religious standards and directives in operations improves how quality of service is perceived by clients, as they trust the establishment to prioritize religious beliefs and provide offerings matching Islamic doctrine. However, evaluation of service quality at Islamic banks can be impacted by numerous aspects, such as adherence to regulation, innovative technologies, and customer service benchmarks. Effective regulatory oversight ensures Islamic banks respect Sharia principles and uphold service quality norms, boosting trust and assurance among clients. In a similar fashion, investment in technology and advancement permits Islamic banks to deliver efficient and convenient services, further elevating how quality of service is perceived (Khan & Mirakhor, 1986). Hence, the relationship between conformity to Islamic Sharia rules and perceived quality of service at financial institutions is multidimensional and profoundly rooted in spiritual, ethical, and customer-centric considerations. Following Sharia guidance shapes the consumer experience by promoting transparency, moral conduct, and religious values, thereby enhancing how service quality is perceived at Islamic banks. By aligning operations with Sharia directives and prioritizing customer satisfaction, Islamic banks can reinforce their reputation and maintain a competitive edge in the financial marketplace (Mohiuddin & Siddiqui, 2023).

**Hypothesis 2:** *There is a relationship between Islamic Shariah compliance and perceived service quality.*

### ***Relationship between Perceived Service Quality and Customer Satisfaction***

The relationship between customers' perceptions of service excellence and satisfaction is integral to comprehending the dynamics of customer interactions across various sectors, particularly banking. How customers subjectively assess the overall superiority or quality of offerings supplied by an organization constitutes perceived service quality. When those served perceive high levels of service quality, it regularly results in augmented fulfillment, commitment, and encouraging recommendations through informal channels. Firstly, perceived service quality immediately impacts consumer satisfaction by meeting or going beyond what customers anticipate. Individuals form understandings of service quality based on their dealings with the bank, like the effectiveness, responsiveness, and

reliability of its services (Bloemer, De Ruyter, & Peeters, 1998). Whenever clients perceive that the bank consistently delivers remarkably high-quality assistance aligning with their expectations, it enhances their levels of satisfaction and reinforces their good perceptions of the bank. Furthermore, perceived service quality influences customers' views of importance, which is a pivotal driver of satisfaction. Those served assess if the benefits they gain from the bank's services warrant the costs, time, and work invested (Fang, 2005). When customers perceive high service quality, they are more probable to perceive greater importance in the bank's offerings, leading to amplified satisfaction. On the flip side, low perceived service quality may diminish customers' views of importance, resulting in lower satisfaction levels and potential attrition. Moreover, perceived service quality plays a vital part in shaping customers' emotional responses and encounters with the banks of China. Positive service interactions characterized by politeness, empathy, and professionalism contribute to positive emotional responses like happiness, trust, and allegiance (Bailey, Gremler, & McCollough, 2001). These emotional experiences enhance overall satisfaction and strengthen the bond between the customer and the bank, leading to increased retention and advocacy.

Additionally, customer perceptions of service quality significantly impacts how trustworthy and credible they view the bank to be. Patrons assess an institution's reliability based on both consistency in offerings and the ability to satisfy needs while solving concerns seamlessly. When service is deemed high quality, it reinforces faith in capabilities while cultivating assurance and stability - cornerstones for fulfillment and allegiance (Berry & Parasuraman, 2004). However, it's important to acknowledge that perceived service quality is subjective and varies by individual depending on preferences formed by past experiences and present expectations. What one customer sees as superb service may diverge from another's standards. Therefore, banks must strive to comprehend and meet the diverse needs and preferences of their client segments to boost general fulfillment and loyalty.

Furthermore, factors such as employee conduct, operational processes, technological abilities, and facilities influence perceived service quality. Institutions investing in staff training, streamlining solutions, using technology to enhance convenience and efficiency, and keeping contemporary welcoming locations are more likely to provide high perceived service quality, leading to elevated customer satisfaction (Ndou, 2004). Hence, the relationship between perceived service quality and customer satisfaction is intricate and multidimensional, influenced by satisfying expectations, providing value, evoking positive emotions, fostering trust and credibility, and addressing varied customer preferences. By prioritizing excellence across all customer touchpoints and continuously optimizing delivery systems, banks can enhance perceived service quality, increase customer satisfaction levels, and build lasting relationships with their clientele (van Bommel & Edelman, 2015).

**Hypothesis 3:** *There is a relationship between perceived service quality and customer satisfaction.*

### ***Mediating Role of Perceived Service Quality between Islamic Shariah Compliance and Customer Satisfaction***

It is a significant part of understanding the way that customers experience Islamic banking firsthand. When Islamic banks adhere to Islamic principles, people might see this in higher service quality, which directly impacts their level of satisfaction (Fauzi & Suryani, 2019). The absence of interest-based transactions and an emphasis on fairness and transparency add to customers' perception of service quality, as they view the bank's products as more trustworthy and reliable. Also, perceived service quality acts as a mediator between Islamic Shariah compliance and customer satisfaction. When customers perceive the services of the bank as high quality because it adheres to Shariah principles, their overall levels of satisfaction also receive a boost (Fauzi & Suryani, 2019). Excellent service from the bank, such as swift transactions and clear processing stages, lifts customers' satisfaction levels and leads them to greater loyalty in return.

perceived service quality also has a vital role in shaping customers' emotional responses and experiences with the bank. Pleasant service encounters characterized by professionalism, warmth, and quick service help clients build up positive emotional experiences like trust and satisfaction. However, if there is no emotional bond between the customer and the bank, then satisfaction levels will also increase (Levy & Hino, 2016). But remember that the relationship between Islamic Shariah compliance, perceived service quality, and customer satisfaction is not one way. Customer satisfaction in turn affects perceived service quality, as satisfied customers are more likely to see the bank's products and services as high quality (Moghavvemi, Lee, & Lee, 2018). And when a customer's experience with the bank is a good one, issues of trust and credibility come naturally into play, which again reinforces the perception of service quality and satisfaction.

Similarly, perceived service quality can persuade customers to believe in the credibility of the bank and to what extent they trust it. If a bank places a high value on transparency, ethics and efficiency in delivering its services, then it is more likely for customers to trust the bank, leading them to a higher level of satisfaction. On the contrary, if banks fail to adhere to these principles, they may find it difficult to maintain trust with their customers and their satisfaction levels might drop (Metawa & Almossawi, 1998). Perceived service quality, in addition, is shaping customers' expectations and in turn affecting their satisfaction levels. Banks that offer high-quality services are also seen as providing more value for money for customers (Zameer et al., 2015), therefore leading to higher satisfaction. Conversely, low perceived service quality could cause customers to see the bank's products in a different light, thereby lowering satisfaction levels and increasing attrition. Hence, the mediating role of perceived service quality between Islamic



Shariah compliance and customer satisfaction highlights the importance of high-quality services in Islamic banking. By putting an emphasis on Shariah compliance and ensuring a high level of service, Islamic banks can increase customer satisfaction rate, ensure that customers stay loyal and build strong, sustainable relationships.

**Hypothesis 4:** *There is a mediating role of perceived service quality in relationship between Islamic Shariah compliance and customer satisfaction.*

## Methodology

### Research Design

The design of the study adopts a quantitative approach, aiming at handling matters of how Islamic Shariah compliance can affect perceived service quality as well as considering metaverse customer satisfaction in banks. Quantitative research is well suited to study these relationships, collecting numerical data that can be analyzed statistically in order to test hypotheses and recognize patterns or associations between variables (Bryman & Bell, 2003; Levine et al., 2008; Lindner, Puck, & Verbeke, 2022). This research design involves the use of survey questionnaires given to customers of Islamic banks, thus enabling it to elicit information on the study variables from all participants' perceptions, attitudes, and experiences (Zhang et al., 2017).

### Sampling Technique

The defined absolute population is then divided into these strata. Afterward, a sample is drawn from each stratum, which could be via a table of random numbers or through the use of a randomizer to ensure that every member within the population has an equal probability of being selected. In so doing, the researcher is able to capture all the differences that exist in the

population and end up with an unbiased sample of the overall Islamic bank customers. Therefore, stratified sampling was used in this study for data collection (Kaur et al., 1996; Meng, 2013). 1000 questionnaires were distributed among customers and employees of Islamic banks working in China and 440 valid responses were returned.

### Instrument

This study used a 5-point Likert scale. Likert scale used in existing study that served to capture the banks' customers' perceptions of the extent their banks' offerings are compliant with Islamic Shariah. More specifically, the scale comprises five items that are formulated based on previous studies that measure the respondents' perceptions of how close their bank's products and services meet Islamic Shariah principles, ranging from "not at all compliant" to "completely compliant". The scale of Islamic Shariah compliance is reported in Table 1. The questionnaire of perceived service quality is given in Table 2. Finally, the questionnaire of metaverse customer satisfaction is given in Table 3. Therefore, Table 3 presented a Likert scale in the field of metaverse customer satisfaction to obtain a relatively reliable and valid measure. It consists of 6 items and covers a variety of dimensions, including overall satisfaction, quality of services, convenience, relationship management, perceived value for money, and likelihood to recommend. Specifically, these items focus on both experiential aspects of metaverse customers' satisfaction, such as convenience and quality of services, as well as outcome-oriented ones, including perceived value for money and disposition to recommend. Thus, this scale is fit for exploring customers' satisfaction to obtain further insights into their loyalty and advocacy in the banking sector.

**Table 1:** Questionnaire-Islamic Shariah Compliance.

No	Items
1	The financial products and services offered by our bank are not at all compliant with Islamic Shariah principles.
2	The financial products and services offered by our bank are slightly compliant with Islamic Shariah principles.
3	The financial products and services offered by our bank are moderately compliant with Islamic Shariah principles.
4	The financial products and services offered by our bank are mostly compliant with Islamic Shariah principles.
5	The financial products and services offered by our bank are completely compliant with Islamic Shariah principles.

**Table 2:** Perceived Service Quality.

No	Items
1	I believe our bank responds promptly to my inquiries and requests.
2	I perceive the services provided by our bank to be accurate and error-free.
3	I feel that our bank offers personalized services tailored to my individual needs.
4	I find it easy to access the services and assistance I need from our bank.
5	I am satisfied with the effectiveness of the services delivered by our bank.

**Table 3:** Metaverse Customer Satisfaction.

No	Items
1	I am highly satisfied with my overall experience with our bank metaverse technology.
2	I am satisfied with the quality of services provided by our bank metaverse technology.
3	I find it convenient to conduct my banking activities with our bank metaverse technology.
4	I am satisfied with the level of relationship management and support provided by our bank metaverse technology.
5	I believe that the services offered by our bank provide good value for money.
6	I would recommend our bank to family and friends based on my experience of metaverse technology.

## Findings

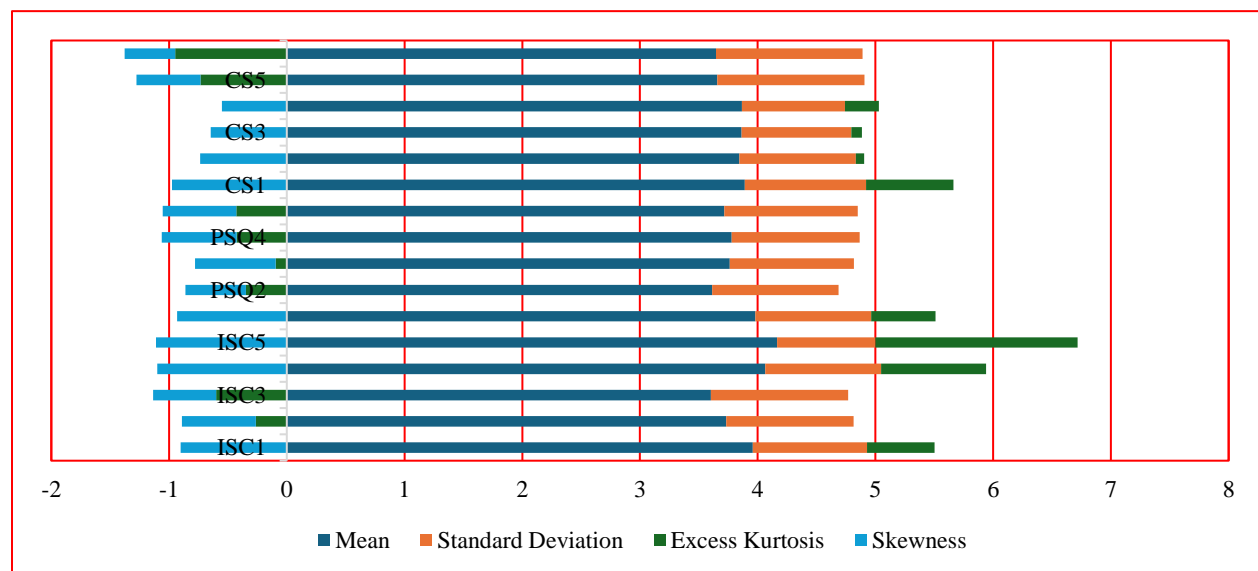
Figure 3 and Table 4 includes essential statistical information regarding several items, available in the spreadsheet: Islamic Shariah compliance, perceived service quality, and metaverse customer satisfaction. The items include elements such as, but are not limited to, missing values, mean, median, minimum, maximum, standard deviation, excess kurtosis, and skewness. The information related to each of the items includes the description of the central tendency and dispersion. For example, the mean values of ISC1, ISC4, and ISC5 are above 4, which indicates that respondents agree or strongly agree with these statements related to Islamic Shariah compliance. Overall, the variability in mean values across items reflects the variability of respondents' opinions toward the different components of Islamic banking. The standard deviation measures how varied the responses within the sample are about the average measurement. In its turn, the items with higher standard deviation values, CS5 has responses that are more varied, and the average may be an inaccurate representation. Conversely, items with lower standard deviations, such as ISC1 and ISC4, show more homogenous responses, or those more respondent had closer agreement.

Thus, the available statistical information formulates a perspective about the central tendency and variability of responses regarding each factor.

**Table 4:** Descriptive Statistics.

Items	Mean	Standard Deviation	Excess Kurtosis	Skewness
ISC1	3.957	0.972	0.572	-0.901
ISC2	3.732	1.083	-0.264	-0.627
ISC3	3.602	1.165	-0.6	-0.536
ISC4	4.064	0.984	0.892	-1.1
ISC5	4.164	0.836	1.716	-1.111
PSQ1	3.98	0.985	0.545	-0.932
PSQ2	3.612	1.074	-0.347	-0.513
PSQ3	3.763	1.054	-0.094	-0.684
PSQ4	3.779	1.087	-0.427	-0.635
PSQ5	3.716	1.134	-0.429	-0.626
CS1	3.89	1.03	0.742	-0.976
CS2	3.843	0.991	0.07	-0.737
CS3	3.863	0.931	0.09	-0.647
CS4	3.866	0.874	0.289	-0.551
CS5	3.656	1.25	-0.734	-0.543
CS6	3.645	1.246	-0.948	-0.428

**Note:** ISC = Islamic Shariah Compliance; PSQ = Perceived Service Quality; CS = Metaverse Customer Satisfaction.



**Figure 3:** Mean, Standard Deviation and Data Normality.

**Note:** ISC = Islamic Shariah Compliance; PSQ = Perceived Service Quality; CS = Metaverse Customer Satisfaction.

The results presented in Figure 4 above are factor loadings for the different variables such as customer satisfaction, Islamic Shariah compliance and perceived service quality. Factor loadings represent the correlation between the observed variables and the latent constructs or factors in a statistical model such as a factor analysis (Brown & Moore, 2012). Factor loadings that are higher indicate a stronger relationship between the observed variables and the underlying factor they represent. For example, in the customer satisfaction variable, all items, i.e., CS1-CS6, have high factor loadings which range from

0.648-0.79. These high factor loadings indicate that these observed variables are strongly linked to the latent construct of customer satisfaction. Composite reliability and average variance extracted are other reliability and convergent validity measurements. Composite reliability measures the internal consistency of a set of items that is like Cronbach's Alpha only that it is capable of handling complex models with more than one construct. High average variance extracted such as Perceived Service Quality 0.71 indicate that a valid proportion of variance in the items are due to the constructs meaning it has

strong convergent validity. Alpha, composite reliability and average variance extracted (AVE) is reported in Figure 5. In

conclusion, the study indicates strong and reliable constructs, as measured by the reliability measures.

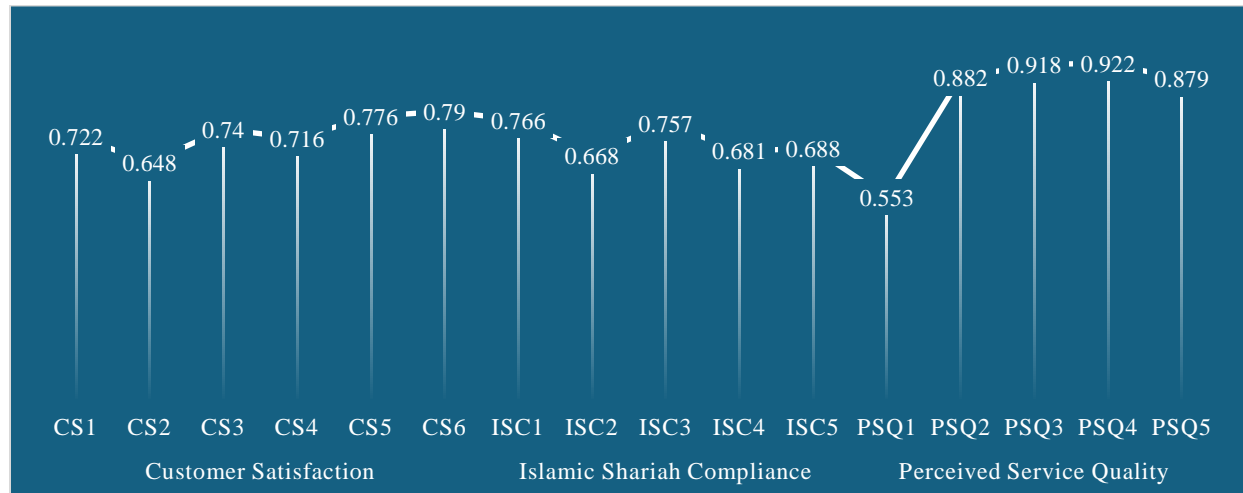


Figure 4: Factor Loadings.

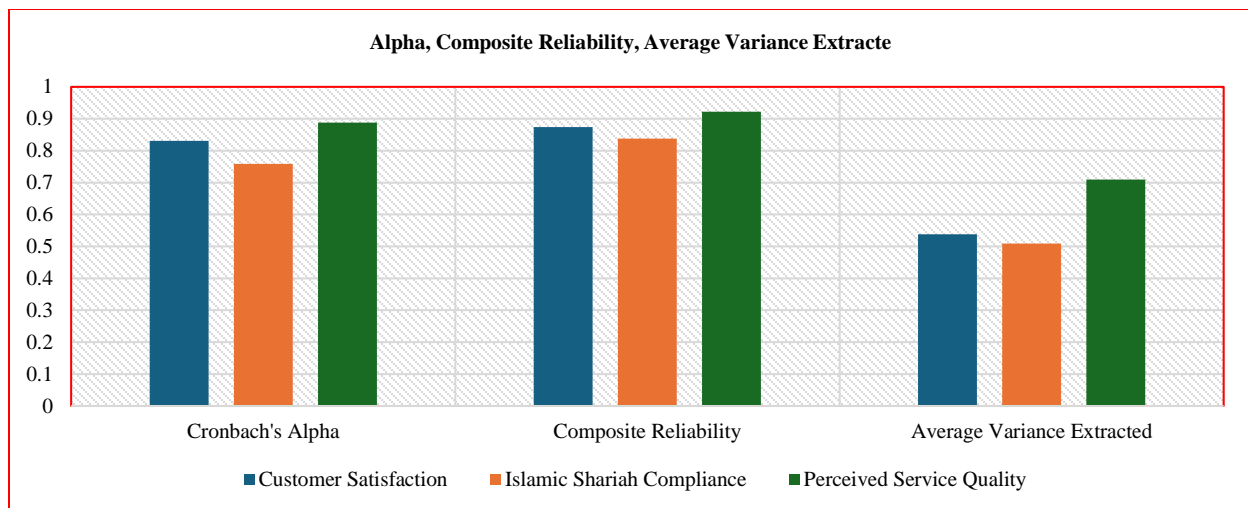


Figure 5: Alpha, Composite Reliability (CR) and Average Variance Extracted (AVE).

Heterotrait-Monotrait (HTMT) ratio was used to examine the discriminant validity (Alarcón, Sánchez, & De Olavide, 2015; Hafkesbrink, 2021). The Heterotrait-Monotrait (HTMT) ratio is a measure to examine the discriminant validity during the structural equation model. It helps to check whether a construct sufficiently discriminates or not. The HTMT ratios

for the pair's constructs are presented in Table 5, where values lower than 1 indicate sufficient discriminant validity. As can be seen from Table 5, all the HTMT ratios were lower than 1, which generally established the discriminant validity among the variables.

Table 5: Heterotrait-Monotrait Ratio.

Variable	Customer Satisfaction	Islamic Shariah Compliance	Perceived Service Quality
Customer Satisfaction			
Islamic Shariah Compliance	0.748		
Perceived Service Quality	0.825	0.719	

Table 6 and Figure 6 presented the path findings obtained from the structural equation modeling analysis in the study. Every line in the tables corresponds to the specific path in the theoretical model proposed with the information about the path

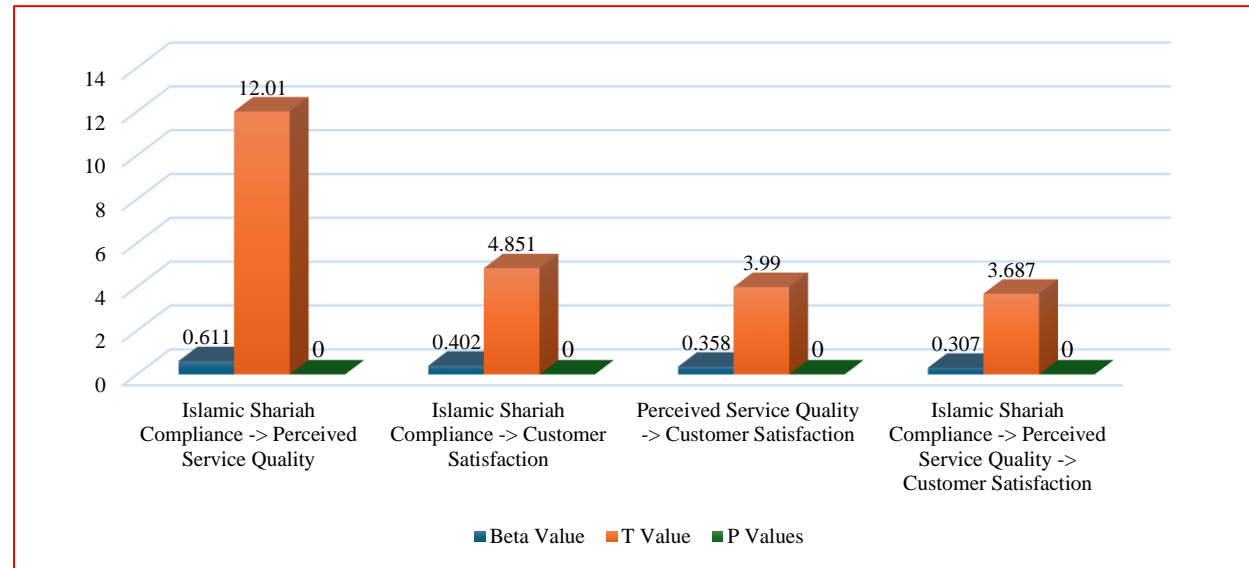
coefficient Original Sample such as beta, the T statistics (O/STDEV), and P value, and the results of the specific path. Path coefficients illustrate the power and direction of relationships between the variables. It is found that all

relationships have t-value above 1.96, therefore, all hypotheses are supported. Islamic Shariah Compliance has positive effect on metaverse customer satisfaction and perceived service quality. Additionally, perceived service quality has a positive

effect on metaverse customer satisfaction. Furthermore, perceived service quality mediates the relationship between Islamic Shariah Compliance and metaverse customer satisfaction.

**Table 6:** Findings.

Paths	Beta Value	T Value	P Values	Decision
Islamic Shariah Compliance -> Perceived Service Quality	0.611	12.01	0.00	Supported
Islamic Shariah Compliance -> Customer Satisfaction	0.402	4.851	0.00	Supported
Perceived Service Quality -> Customer Satisfaction	0.358	3.99	0.00	Supported
Islamic Shariah Compliance -> Perceived Service Quality -> Customer Satisfaction	0.307	3.687	0.00	Supported



**Figure 6:** Path Analysis.

## Discussion and Conclusion

Findings of the study confirm that there is a significant relationship between Islamic shariah compliance and satisfaction in China. As a result, the important research objective has been accomplished. This, however, is based on the findings of previous researchers to establish the framework of analysis in this case. To have a comprehensive approach to understanding Islamic banking, it is necessary to understand the relationship between client satisfaction and conformity to the Islamic Shariah. In this case, Shariah compliant implies that the financial transactions must adhere to the Islamic precepts, including not charging interest, otherwise known as *riba*, and conducting business within the norms guided by the Quran and Hadith. Clients satisfied with Islam and the Islamic issues have their expectations met through the rejection of interest-charged money, a significant factor in satisfaction. One of the critical components that judge satisfaction among clients is trust. Clients who choose to bank with an Islamic bank do so under the assurance that the banks conduct their business under the observation of Shariah principles (Ashraf, 2014). Clients have a high level of trust as long as they believe the key principles of Shariah compliance of integrity, openness, and justice were being adhered to. On the alternative investment chance, clients

who desire an ethical substitute to traditional banks find their demand met with Shariah compliant investments. Islamic banks offer a variety of financial instruments such as profit-sharing accounts through *Mudarabah*, shariah financing through *Mudarabah*, *sukuk*, and *Salam*.

The findings ensure that the relationship between Islamic shariah compliance and perceived service quality is all significant; thus, the research objective was achieved. But the findings of previous studies were used to analyze this relationship when reviewing the literature concerning previous studies. "Islamic Shariah compliance and bank service quality perceptions are closely related concepts, intertwining moral standards, customer expectations, and religious beliefs" (Jan & Shafiq, 2021). Shariah is understood as following Islamic law and precepts that are taken from the Quran and Hadith. One of these precepts involves avoiding charging outside interest. Islamic bank's view charging interest as a form of interest, and they also follow moral standards. Islamic banks are allowed to offer good services without exploiting the customer by using the best form of banking services. The thing that greatly influences the goodness of the services is the extent to which Islamic banks follow the sharia rules to gain (Ahmed et al., 2022). Consumers who care much to follow the sharia rules when transacting their services with the banks expect that the



Islamic bank would like to follow the rules to deliver their other services. The feelings a customer's value when they trade with Islamic banks include openness, justice, and equity. Another factor which greatly influences the goodness of the services is the type of transparency. Islamic banks are required to provide authentic services that enable people the customers to understand the goods provided by the bank, including the framework used to produce the services sure that it is according to Allah's word. It can be argued that with all the products in place, Islamic banks provide clients with a better opportunity and a satisfying alternative to commercial banks, particularly those that love ethical and mitigating banking investment solutions.

In addition, religious adherence to Shariah regulations is a crucial factor of client metaverse satisfaction in Islamic banking. Many people choose an Islamic bank because Islamic banks strictly follow their own religious laws and beliefs. Moreover, for devout Muslims, adherence to Shariah principles in finance is not a matter of choice, but rather an issue of the religion. When their chosen Islamic bank follows Shariah, client satisfaction with the bank's services rises, and they feel that the bank is truthful and reliable. Moreover, Shariah-compliant banking procedures often prioritize the customer and relationship-based banking, both of which boost customer satisfaction (Medjedel & Hamid, 2020).

The analysis study yielded that the relationship perceived service quality and customer satisfaction is indeed statistically significant. As a result, the research hypothesis was supported. However, prior studies were used to explore the relationship in question concerning another past research. In order to properly understand the intricacies of customer experience across various industries, such as banking, the concept of perceived service quality and customer happiness should be fully understood. Perceived service quality is an individual's subjective assessment of how good a company is at delivering its services overall or superior excellence. High-level service delivery has been linked to positive word-of-mouth referrals, greater happiness, and loyalty. This is the impact of perceived service quality on satisfaction derived from meeting or exceeding customers' expectations. Customers develop perceptions of the firm based on their direct and personal experiences with the banking sectors, which include efficiency and responsiveness and ultimately the dependability of their services (Munusamy, Chelliah, & Mun, 2010). If a customer perceives that the banking sector's services are of high quality and continue to meet and exceed their expectations, the customer becomes increasingly satisfied and increasingly form opinions about the banking sector, helping bank positive bank image. Service quality perceptions additionally influence customers' perceptions of the value, a third highly relevant factor in satisfaction. For service quality, the more benefits clients acquire using a service to offset the cost, the better. Thus, customers are more likely to think that the banking sector is for them when the quality of the services they receive is better; they become increasingly satisfied. If customers

perceive the quality as lower, then they are likely to feel less "worth it", leading to lower customer satisfaction, likely leading to customer churn.

The degree to which consumers believe in the bank services quality helps greatly to explain and predict their emotional reactions and connections with the bank. Emotional reactions to happiness, trust, and loyalty to positive service encounters correlate well with politeness, empathy, and expertise. These affective interactions complement overall satisfaction and enhance the client-bank connection, eventually facilitating advocacy and retention. Moreover, consumers' beliefs regarding the bank's "legitimacy" and the level of trust in the bank are also constituted by the appraisals of the services quality. Customers judge the credibility of their bank and its dependability and ability to satisfy their requirements and resolve issues based on their quality of trust (Casaló, Flavián, & Guinalíu, 2007). Trustworthy services not only enhance contentment but also, trustworthiness and dependability are integral characteristics of consumer satisfaction in China and loyalty in themselves, but they also reinforce the belief in the bank's capacity to compete. However, it is essential to remember that customers' subjective appraisals of service quality are conditioned by their expectations, values, background experiences, and the environment around them. Depending on the consumers' preferences, values, and prior experiences, high-quality service delivery may have a different meaning. Therefore, in order to enhance overall satisfaction, banks must understand and fulfil the unique requirements and preferences of demographic segments. Similarly, a variety of variables such as personnel behavior, service delivery, advancement in technology, and physical environment determine the quality of a service from a marketing standpoint. If banks allocate more investment in personnel training and development, redesign service delivery to reduce wait times, set up a technology platform that provides convenience and effectiveness, and manage modern, clean facilities, the higher is the perceived service quality.

### Future Directions

This study is limited the three constructs which include metaverse customer satisfaction Islamic Shariah compliance and perceived service quality. Future studies should add various other variables to examine the metaverse technology in the banking industry. Furthermore, this study only used perceived service quality, future studies should consider various other factors such as the level of trust on metaverse and reputation of metaverse technology. Additionally, this study is based on quantitative approach, the use of interviews from the customers regarding metaverse technology can be more fruitful as compared to the questionnaire survey.

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### CRedit Authorship Contribution Statement

Jannatul Shareat Disha: Conceptualization, Data curation, Formal analysis, Funding acquisition, Investigation, Methodology, Project administration, Resources. Effat Ara Laizu: Software, Supervision, Validation: Visualization. Writing original draft. Jannatul Shareat Disha, Effat Ara Laizu: Writing review & editing.

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We confirm that there are no financial or non-financial competing interests to report.

### Funding

We affirm that this study did not receive funding from any external organizations.

### Ethical Statement

Ethical principles were upheld, and no ethical clearance was required as no human or biological samples were used.

### Data Availability Statement

The authors confirm that the data supporting this study's conclusions are accessible upon reasonable inquiry through the corresponding author.

### Artificial Intelligence/ Language Module Statement

The authors declare that this study is entirely independent of AI or LLM tools, with full responsibility for the publication assumed by them.

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